



State of Iowa

Enrollment & Change Period 2009

Retired/Disabled Group

October 31, 2008 — December 31, 2008

What's New For

2009

Special points of interest:

- ◆ UnitedHealthcare members must change plans
- ◆ Compare plans to make sure you and your family's needs are covered
- ◆ Join SilverScript to save money on your Wellmark premium
- ◆ Specialty drugs are now more affordable
- ◆ See the new rates for 2009

- This year's enrollment and change period for retired/disabled members is from October 31, 2008 through December 31, 2008.
Changes made will be effective January 1, 2009
- During the enrollment and change period, you may switch to any health plan. This includes Program 3 Plus, Deductible 3 Plus, Iowa Select, Blue Access, and Blue Advantage. Blue Access and Blue Advantage are Managed Care Organizations (MCO's) and only offer coverage in Iowa. View the MCO service area chart to see if the county where you would receive services is available for the plan you want.
- **UnitedHealthcare is no longer an insurance carrier** for the State of Iowa. If you are enrolled in either UnitedHealthcare Choice HMO, or UnitedHealthcare Heritage Select, you will need to make a new health plan election for January 1, 2009. Please contact Wellmark or your former department's Personnel Assistant for an application. If you are a SLIP retiree, you must contact the Department of Administrative services to receive an application. More information about this change is included with this packet.

Action Required by You

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If you want to change your current health plan to a different State of Iowa health plan, you must obtain the appropriate application from your former department's Personnel Assistant or directly from Wellmark. Contact information for each plan is included with this letter.

If you are currently enrolled in a UnitedHealthcare health plan, you must choose a new health plan for 2009. There are two Wellmark plans (Blue Access and Blue Advantage) that have the same benefit design that you currently have. Please make sure the providers you receive services from are in the plan you choose if you continue with those providers.

Applications to change your health plan must be signed and returned to the Department of Administrative Services-Human Resources Enterprise before December 31, 2008. DAS-HRE's mailing address is listed on page 4. Please write "Retired/Disabled Group" on the top of your application.

If you do not want to make any changes to your health insurance, no action is required by you.

Retiree Information

- As a State of Iowa retiree, you can have coverage for as long as you want. We offer **lifetime coverage** to all of our retired employees.
- **Your spouse may also have lifetime coverage** if they are covered on your plan at the time of your death. Your surviving spouse will need to contact the Department of Administrative Services-Human Resources Enterprise at 1-515-281-6124. We will have them fill out a new insurance application under their own name.
- **If you drop your State of Iowa coverage** for any reason, you will not be able to rejoin at a later date.
- If you are in either the Blue Access or the Blue Advantage health plans and you move out of Iowa, you need to switch to a plan that has coverage outside of Iowa. You can contact Wellmark or the Department of Administrative Services to get the necessary information and paperwork.
- **You may change your health plan election every year** during the enrollment and change period.
- Some services require notification or review by the insurance carrier prior to the service being performed. If you do not follow notification requirements, you may have to pay for services yourself. Check with Wellmark for pre-certification requirements for inpatient hospitalization, rehabilitation, nursing facility, and home health services.

Sick Leave Insurance Program (SLIP)

If you retired under the SLIP program from the Central Payroll System (not DOT or any CBC), you will be receiving a letter from the Department of Administrative Services-State Accounting Enterprise (DAS-SAE) containing your SLIP balance and the new state share/retiree share premium amounts. Once you turn 65, or become Medicare eligible, your SLIP money will no longer be available to you. We will send you a letter when you are turning 65, your spouse is turning 65 or if you have less than \$3,000 in your SLIP account. If you have a spouse with Medicare who is covered on your plan and they are enrolling in SilverScript during this enrollment and change period, you need to contact the Department of Administrative Services at 1-515-281-6124 to let us know. If you are a SLIP retiree from DOT or a CBC, you receive your SLIP information from your former agency. You need to notify them know if you make changes to your health insurance.

Getting Ready for Medicare

If you are currently receiving Social Security benefits, you will receive your Medicare card 2-3 months before your 65th birthday. If you are not currently receiving benefits, you need to call 1-800-772-1213 three months before your 65th birthday to sign up for Medicare. Once you receive your card, you need to contact Wellmark's customer service to tell them you have Medicare. They need to know your effective dates for Medicare Part A and Part B as well as your ID number. Once they have your Medicare information, they will reduce your premium; as Medicare is now the primary payer on your claims. You must have Medicare Part A and Part B for your claims to be paid correctly. The Medicare Part B premium of \$96.40 is automatically taken out of your Social Security check.

Receive Vaccines at the Pharmacy

Wellmark now allows administration of some vaccines at the pharmacy. For some vaccines, you may need a prescription from your doctor. Not all pharmacies provide vaccines. Only pharmacists certified to give vaccines can offer this service. Check with your pharmacy to see if this service is offered, what hours the service is available and if you need a prescription. You can still go to your doctor's office to receive a vaccine, but your health benefits would apply. If you receive the vaccine at the pharmacy, your cost share will be equal to the preferred brand name drug cost(\$15 for all plans except Deductible 3 Plus). These are the vaccines that can now be administered at the pharmacy:

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|--------------------------------|---|------------------------|
| ■ Inactivated Poliovirus (IPV) | ■ Diphtheria, Tetanus, Pertussis (DT&P) | ■ Rotavirus (ROTA) |
| ■ Meningococcal (MPSV4) | ■ Haemophilus influenzae type b (Hib) | ■ Pneumococcal |
| ■ Hepatitis A (HepA) | ■ Measles, Mumps, Rubella (MMR) | ■ Influenza |
| ■ Hepatitis B (HepB) | ■ Human Papillomavirus (HPV) | ■ Varicella |
| | | ■ Zoster (over age 60) |



Don't wait until the end of the year to make changes. Waiting until the end of December to submit your changes may delay your ID card and delay getting prescriptions filled.

Medicare

Prescription Drug Coverage

The State of Iowa has determined that your prescription drug coverage with the State of Iowa Retired/Disabled Direct Pay Group is as good as or better coverage than the standard Medicare prescription drug coverage (Part D). This means that your State of Iowa coverage is considered “creditable coverage” and you will not pay a penalty if you later decide to enroll in Medicare prescription drug coverage (Part D). Please see the enclosed *Notice of Creditable Coverage* for more information.



SilverScript is not available for members enrolled in Wellmark's Deductible 3 Plus.

SilverScript

If you elect to coordinate benefits with SilverScript Value (formerly SilverScript Basic), there will be no change to your pharmacy benefits with your State of Iowa plan. You will still have your health plan with the state's group, you are only adding this option of coordinating pharmacy costs to your existing Wellmark plan. If you enroll in SilverScript, Wellmark will reduce the premium you pay each month. SilverScript does have a premium that you pay them each month, but the savings that Wellmark gives you can be significant. The 2009 SilverScript monthly premium, for retirees in Iowa, is **\$31.80**. SilverScript is available to anyone who has Medicare, this includes your spouse, even if you do not yet have Medicare.

If you enroll, you will receive an ID card from SilverScript and you will use this ID card in addition to your Wellmark ID card at the pharmacy. You will also receive a new Wellmark ID card. **You must show both of these ID cards at the pharmacy for claims to be filed correctly. Tell your pharmacist to file your claim first under the SilverScript card, and then under your Wellmark card.** Under the coordinated pharmacy benefits, SilverScript will pay you claims as primary and the Wellmark plan will pay as secondary. If you are not charged your usual copay amount, your pharmacist did not file your prescription correctly.

SilverScript will not change your current prescription drug coverage. You still pay your copayments according to your plan, like you always have. The only thing that changes is who pays your claims first.

To enroll in SilverScript Value, call 1-866-808-7475 when you first become eligible for Medicare or between November 15th and December 31st. They can enroll you right over the phone, no application is needed. If you already have Medicare and are enrolling during this enrollment period, it will be effective January 1, 2009.

When you enroll, SilverScript will notify Wellmark of your enrollment and Wellmark will reduce your premium. If Wellmark receives notification of your enrollment in SilverScript after January 1, 2009, and they have billed you the higher premium; they will retroactively credit your account with them.

If you are already enrolled in SilverScript, you do not need to do anything to continue having SilverScript. You will be receiving a letter from SilverScript, and you will receive a new ID card in December. SilverScript is required to send you a new ID card every year. Your old card will still work, but you should use the new one.

If you want to un-enroll from SilverScript, you need to call them between November 15-December 31st. If you have specific benefit or claims questions you can call SilverScript at 1-800-678-1853 for assistance.

Self-Administered Specialty Drugs

Starting January 1, 2009, self-administered specialty drugs will now be run through your pharmacy benefits, instead of your health benefits. **This change excludes members on Deductible 3 Plus.** This means that if you take a self-administered specialty drug, you will only pay a 2nd or 3rd tier copay/coinsurance when you receive it at the pharmacy. Most specialty drugs will be a 3rd tier drug copay/coinsurance. **You must receive self-administered specialty drug at the pharmacy** or through Caremark Specialty Pharmacy and not at the doctor's office or you will pay the full price of the drug. There is a 30 day maximum supply for specialty drugs. The Walgreens mail order benefit does not apply to specialty drugs, but you can use the Caremark Specialty Pharmacy to get a monthly prescription in the mail. You can view a list of the specialty drugs this affects at www.wellmark.com, or you can call Wellmark's customer service for questions and information.

Dependents Under the Age of 25

The Iowa Legislature passed a law that allows you to have a dependent who resides in Iowa, on your plan until the age of 25, regardless of being a full-time student. This new law goes into effect January 1, 2009. If you have a child who is under the age of 25, they can be on your health and dental insurance plans through the end of the calendar year they turn 25, marry, or no longer reside in Iowa. This may have a tax implication for you, please see your tax advisor if you have questions. During this year's enrollment and change period, you can add these dependents to your health plan. However, you may not add a dependent to your dental plan until there is an open dental enrollment. Please call the Department of Administrative Services at 1-515-281-6124 to get an application to add a dependent to your health plan. Applications must be returned to the Department of Administrative Services by December 31, 2008.

You should compare your current State of Iowa Retired/Disabled Direct Pay Group coverage and cost with other health insurance options available in your area. As always, your participation in the state's plan is voluntary. If you decide to drop the State of Iowa coverage, you cannot rejoin at a later time.

View More Information Online At:

Medicare, www.medicare.gov

State of Iowa Benefits, www.das.hre.iowa.gov/benefits.html

Senior Health Insurance Information Program (SHIIP), www.shiip.state.ia.us/

Important Contact Information

Contact Rachel Orris with the Department of Administrative Services Human Resources Enterprise if you have any questions.
Phone: 1-515- 281-6124
Email: rachel.orris@iowa.gov
Hoover Building, Level A
1305 E. Walnut,
Des Moines IA 50319



Blue Access
Blue Advantage

1-800-553-7801

Program 3 Plus
Deductible 3 Plus
Iowa Select

1-800-622-0043

SilverScript

Enrollment:
1-866-808-7475
Customer Service:
1-800-678-1853

*Remember, if you want to change your health plan, you need to fill out a new application. **UHC members must choose a new health plan.** All applications must be signed and returned by December 31, 2008 to the Department of Administrative Services-Human Resources Enterprise.*